

# Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2003 and November 30, 2004

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

<b>New England Life Insurance Company</b> 501 Boylston Street Boston, MA 02116 1-800-237-4878	Pref Prov Plan	<b>Pref Prov Plan {*}</b>	\$653.96	\$ 629.42	\$ 2,260.21	\$ 2,175.27	\$ 2,533.75	\$ 2,438.52
			Dukes	Pittsfield	Dukes	Pittsfield	Dukes	Pittsfield
	Medical Plan	<b>Medical Plan {*}</b>	\$ 758.47	\$ 758.47	\$ 2,622.22	\$ 2,622.22	\$ 2,999.88	\$ 2,999.88
{*} Preferred provider plan is not available in Berkshire/Dukes/Nantucket Counties; Medical Plan is offered instead in these counties only.								

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.

<b>Tufts Associated Health Maintenance Organization, Inc. (d.b.a. Tufts Health Plan)</b> 333 Wyman St., P.O. Box 9112 Waltham, MA 02254 1-800-462-0224	HMO Plan	<b>Nongroup</b>	\$ 462.24	\$ 462.24	\$ 1,410.45	\$ 1,410.45	\$ 1,600.10	\$ 1,600.10
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Enhanced Benefits (if any):	None.
Premium by Geographic Area?	No.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.